

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

JAMAL R. LAIDLEY, et al.

Plaintiffs,

CIVIL ACTION

v.

NO. 09-395

SHAWN JOHNSON, et al.

Defendants.

**OPTION ONE MORTGAGE CORPORATION, N/K/A SAND CANYON
CORPORATION'S REPLY TO PLAINTIFF'S STATEMENT OF FACTS
PRECLUDING SUMMARY JUDGMENT**

1. Denied. Option One has filed an answer.
2. Denied. This statement is a conclusion of law.
3. Denied. A yield spread premium is not paid by the borrower but rather by the lender. Accordingly, Option One paid a yield spread premium to the broker as evidenced on the HUD-1 settlement statement as a paid outside of closing item. First Amended Complaint, Exh B. Plaintiffs' conclusion that this was paid by Plaintiffs has no support in the record.
4. Denied. This is a false statement and has no support in the record.
5. Denied. This is a false statement and has no support in the record. Notably by stating that the alleged underdisclosed fee was "presumptively" split, Plaintiffs admit that they are just guessing and have no proof.
6. Admitted that the Plaintiffs did not sign the Mortgage Broker Agreement. The remainder of this Paragraph is a conclusion of law.
7. Denied, this statement is a conclusion of law. Further, if factual, there is no support in the record.

8. Denied, this statement is a conclusion of law. Further, if factual, there is no support in the record.

9. Denied, this statement is a conclusion of law. Further, if factual, there is no support in the record.

10. Denied, this statement is a conclusion of law. Further, if factual, there is no support in the record.

Respectfully submitted,

s/ Barbara K. Hager

Barbara K. Hager
Reed Smith LLP
2500 One Liberty Place
1650 Market Street
Philadelphia, PA 19103-7301
(215) 851-8100
(215) 851-1420

Counsel for Option One Mortgage
Corporation, n/k/a Sand Canyon
Corporation

Dated: October 5, 2010

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CERTIFICATE OF SERVICE

I hereby certify that on this 5th day of October, 2010, a true and correct copy of the foregoing Option One Mortgage Corporation, n/k/a Sand Canyon Corporation's Reply to Plaintiffs' Statement of Uncontested Facts Precluding Summary Judgment was served via ECF and first class mail to the parties listed below:

Matthew B. Weisberg
Prochniak Weisberg, P.C.
7 South Morton Ave
Morton, PA 19070

/s/ Barbara K. Hager
Barbara K. Hager, Esquire